

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Pascal R. Passaga</u> | Social Security number or ITIN | xxx-xx-4727 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>Colleen M. Passaga</u> | Social Security number or ITIN | xxx-xx-8355 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 19-20120-GLT | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Pascal R. Passaga

Colleen M. Passaga

5/13/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Pascal R. Passaga
Colleen M. Passaga
Debtors

Case No. 19-20120-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 13, 2024

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 45

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db/jdb | + Pascal R. Passaga, Colleen M. Passaga, 1291 West Laurel Circle, Mount Pleasant, PA 15666-2185 |
| cr | + CITIMORTGAGE, INC., C/O POWERS KIRN, LLC PENNSYLVANIA OFFICE, 8 NESHAMINY INTERPLEX DRIVE SUITE 215, TREVOSE, PA 19053-6980 |
| cr | + SYSCO CORPORATION, c/o Jennifer P. Richnafsky, Sherrard, German & Kelly, P.C., 535 Smithfield Street, Suite 300 Pittsburgh, PA 15222-2319 |
| 14976337 | Comenity Capital Bank, 2420 Sweet Home Road, Suite 150, Amherst, NY 14228-2244 |
| 14976338 | Commonwealth of PA, Department of Revenue, Department 280905, Harrisburg, PA 17128-0905 |
| 14976339 | Discover, PO Box 742655, Cincinnati, OH 45274-2655 |
| 14976340 | Equiant Financial Services, PO Box 78843, Phoenix, AZ 85062-8843 |
| 14976341 | First Data Global Leasing, 2385 Genessee Street, Cheektowaga, NY 14225 |
| 14976342 | + Marlin Leasing, 300 Fellowship Road, Mount Laurel, NJ 08054-1727 |
| 14976343 | + Michael Gavin, Jr., 11 Dewitt Drive, Sidney, NY 13838-1305 |
| 14976344 | One Main Financial, 2160 Summit Ridge Plaza, Mount Pleasant, PA 15666-1992 |
| 14976345 | One Main Lending, 2160 Summit Ridge Plaza, Mount Pleasant, PA 15666-1992 |
| 14976348 | Synchrony Bank/Care Credit, c/o Apothaker Scian PC, PO Box 5496, Mount Laurel, NJ 08054-5496 |
| 15162788 | Sysco Corp., Attn: Tom Ben, CEO, 1390 Enclave Parkway, Houston, TX 77077-2099 |
| 14976349 | Sysco Corporation, c/o Suzanne L. Dewalt, Esq., 28th Floor, Two PNC Plaza, Pittsburgh, PA 15219 |
| 15016788 | + Sysco Corporation and Sysco Pittsburgh, LLC, c/o Sherrard German & Kelly, PC, 535 Smithfield St., Ste 300, Pittsburgh, PA 15222-2319, Attn: Jennifer P. Richnafsky, Esq. |
| 14976350 | + Tag Holdings LLC, 30260 Oak Creek Dr, Wixom, MI 48393-2430 |
| 14976352 | + Watson, Mundorff & Sepic LLP, 720 Vanderbilt Road, Connellsville, PA 15425-6218 |

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | May 14 2024 03:27:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | May 13 2024 23:33:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | May 14 2024 03:27:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | May 13 2024 23:33:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr | + EDI: PRA.COM | May 14 2024 03:27:00 | PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067 |

District/off: 0315-2

User: auto

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Date Rcvd: May 13, 2024

Form ID: 3180W

Total Noticed: 45

| | | | |
|----------|---|----------------------|--|
| cr | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | May 13 2024 23:33:00 | SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250 |
| 14980040 | + Email/Text: amscbankruptcy@adt.com | May 13 2024 23:33:00 | ADT Security Services, 3190 S. Vauhn Way, Aurora, CO 80014-3541 |
| 14976332 | + Email/Text: amscbankruptcy@adt.com | May 13 2024 23:33:00 | ADT Security Services, Inc., 3190 S. Vaughn Way, Aurora, CO 80014-3541 |
| 14976333 | EDI: CAPITALONE.COM | May 14 2024 03:27:00 | Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083 |
| 14998202 | EDI: CAPITALONE.COM | May 14 2024 03:27:00 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 14996766 | + Email/Text: bankruptcy@cavps.com | May 13 2024 23:33:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 15007559 | + Email/Text: RASEBN@raslg.com | May 13 2024 23:32:00 | Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 14976336 | + EDI: CITICORP | May 14 2024 03:27:00 | Citi Mortgage, P.O. Box 9438, Department 0251, Gaithersburg, MD 20898-9438 |
| 14996671 | EDI: CITICORP | May 14 2024 03:27:00 | CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971 |
| 15069781 | + Email/Text: BKelectronicnotices@cenlar.com | May 13 2024 23:32:00 | CitiMortgage, Inc. c/o Cenlar, FSB., 425 Phillips blvd., Ewing, NJ 08618-1430 |
| 15015019 | + EDI: CITICORP | May 14 2024 03:27:00 | Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432 |
| 14985565 | EDI: DISCOVER | May 14 2024 03:27:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14976334 | EDI: JPMORGANCHASE | May 14 2024 03:27:00 | Chase Slate, PO Box 15123, Wilmington, DE 19850-5123 |
| 14991525 | + EDI: AGFINANCE.COM | May 14 2024 03:27:00 | OneMain, PO Box 3251, Evansville, IN 47731-3251 |
| 14976346 | Email/Text: Bankruptcy.Notices@pnc.com | May 13 2024 23:32:00 | PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222 |
| 14991134 | Email/Text: Bankruptcy.Notices@pnc.com | May 13 2024 23:32:00 | PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342 |
| 15143624 | EDI: PRA.COM | May 14 2024 03:27:00 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 15012441 | EDI: PRA.COM | May 14 2024 03:27:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14976698 | + EDI: PRA.COM | May 14 2024 03:27:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15015581 | + Email/Text: bncmail@w-legal.com | May 13 2024 23:33:00 | SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132 |
| 14976347 | EDI: CITICORP | May 14 2024 03:27:00 | Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055 |
| 14976348 | ^ MEBN | May 13 2024 23:31:10 | Synchrony Bank/Care Credit, c/o Apothaker Scian PC, PO Box 5496, Mount Laurel, NJ 08054-5496 |
| 15246465 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | May 13 2024 23:33:00 | U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250 |
| 15353222 | Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | May 13 2024 23:33:00 | U.S. Bank Trust National Association, et al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, |

District/off: 0315-2

User: auto

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Date Rcvd: May 13, 2024

Form ID: 3180W

Total Noticed: 45

Salt Lake City, UT 84165-0250

14976351

EDI: SYNC

May 14 2024 03:27:00

Walmart Mastercard/SYNCB, PO Box 960024,
Orlando, FL 32896-0024

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | PNC BANK NATIONAL ASSOCIATION |
| cr | | U.S. Bank Trust National Association, not in its i |
| cr | | U.S. Bank Trust National Association, not in its i |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14980041 | * | Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083 |
| 14980044 | *+ | Citi Mortgage, P.O. Box 9438, Department 0251, Gaithersburg, MD 20898-9438 |
| 14980045 | * | Comenity Capital Bank, 2420 Sweet Home Road, Suite 150, Amherst, NY 14228-2244 |
| 14980046 | * | Commonwealth of PA, Department of Revenue, Department 280905, Harrisburg, PA 17128-0905 |
| 14980047 | * | Discover, PO Box 742655, Cincinnati, OH 45274-2655 |
| 14980048 | * | Equiant Financial Services, PO Box 78843, Phoenix, AZ 85062-8843 |
| 14980049 | * | First Data Global Leasing, 2385 Genessee Street, Cheektowaga, NY 14225 |
| 14976335 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Slate, PO Box 15123, Wilmington, DE 19850-5123 |
| 14980042 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Slate, PO Box 15123, Wilmington, DE 19850-5123 |
| 14980043 | *P++ | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Slate, PO Box 15123, Wilmington, DE 19850-5123 |
| 14980050 | *+ | Marlin Leasing, 300 Fellowship Road, Mount Laurel, NJ 08054-1727 |
| 14980051 | *+ | Michael Gavin, Jr., 11 Dewitt Drive, Sidney, NY 13838-1305 |
| 14980052 | * | One Main Financial, 2160 Summit Ridge Plaza, Mount Pleasant, PA 15666-1992 |
| 14980053 | * | One Main Lending, 2160 Summit Ridge Plaza, Mount Pleasant, PA 15666-1992 |
| 14992407 | *+ | OneMain, PO Box 3251, Evansville, IN 47731-3251 |
| 14980054 | *P++ | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222 |
| 14980055 | * | Sears Credit Cards, PO Box 9001055, Louisville, KY 40290-1055 |
| 14980056 | * | Synchrony Bank/Care Credit, c/o Apothaker Scian PC, PO Box 5496, Mount Laurel, NJ 08054-5496 |
| 14980057 | * | Sysco Corporation, c/o Suzanne L. Dewalt, Esq., 28th Floor, Two PNC Plaza, Pittsburgh, PA 15219 |
| 14980058 | *+ | Tag Holdings LLC, 30260 Oak Creek Dr, Wixom, MI 48393-2430 |
| 14980059 | * | Walmart Mastercard/SYNCB, PO Box 960024, Orlando, FL 32896-0024 |
| 14980060 | *+ | Watson, Mundorff & Sepic LLP, 720 Vanderbilt Road, Connellsville, PA 15425-6218 |

TOTAL: 3 Undeliverable, 23 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2024 at the address(es) listed below:

District/off: 0315-2

User: auto

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Date Rcvd: May 13, 2024

Form ID: 3180W

Total Noticed: 45

| Name | Email Address |
|-------------------------------------|--|
| Abagale E. Steidl | on behalf of Plaintiff Colleen M. Passaga asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com |
| Abagale E. Steidl | on behalf of Plaintiff Pascal R. Passaga asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com |
| Abagale E. Steidl | on behalf of Debtor Pascal R. Passaga asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com |
| Abagale E. Steidl | on behalf of Joint Debtor Colleen M. Passaga asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com |
| Bradley Joseph Osborne | on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as collateral trust trustee of FirstKey Master Funding 2021-A Collateral Trust c/o Select Portfolio Servicing, Inc. bosborne@hoflawgroup.com, ckohn@hoflawgroup.com |
| Bradley Joseph Osborne | on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as collateral trust trustee of FirstKey Master Funding 2021- A Collateral Trust c/o Select Portfolio Servicing, Inc. bosborne@hoflawgroup.com, ckohn@hoflawgroup.com |
| Denise Carlon | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com |
| Harry B. Reese | on behalf of Creditor CITIMORTGAGE INC. bankruptcy@powerskirn.com |
| Jennifer Patricia Richnafsky | on behalf of Creditor SYSCO CORPORATION jpr@sgkpc.com |
| Jill Manuel-Coughlin | on behalf of Creditor CITIMORTGAGE INC. bankruptcy@powerskirn.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |
| TOTAL: 12 | |